

#### **DOCKET NO. CITI0028**

# PATENT

#### IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Anthony WENDELL, et al.

Group Art Unit: 2761

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U.S. Serial No.: 09/077,456

Examiner: Irshadullah, I

NOV 1 8 2004

ADD INTERFERENCES

Filed: May 29, 1998

For: IMPROVED MI

IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING

TRANSACTIONS, INCLUDING HOME BANKING

Commissioner for Patents
U.S. Patent and Trademark Office
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## AMENDMENT/SUBMISSION IN A REQUEST FOR CONTINUE EXAMINATION

### (RCE) UNDER 37 CFR 1.114

. Sir:

Responsive to the Decision on Appeal from the Board of Patent Appeals and Interferences mailed September 8, 2004, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 14 of this paper.